

1           1.     A method for filtering electronic mail in a system comprising an  
2     electronic mail service provider, the method comprising the steps of:  
3         specifying a requirement for a check, having a predetermined value, to be  
4     attached to an electronic mail transmitted by a sender to a recipient; and  
5         if the electronic mail comprises the check, accepting the electronic mail in  
6     response to the attached check.

1           2.     The method of claim 1 and further comprising the step of requiring the  
2     predetermined value to be a predetermined monetary value.

1           3.     The method of claim 1 and further comprising the step of requiring the  
2     predetermined value to be a predetermined credit value.

1           4.     The method of claim 1 and further comprising the step of returning the  
2     electronic mail to the sender if the check is not attached.

1           5.     The method of claim 1 and further comprising the step of the sender  
2     digitally signing the check.

1           6.     The method of claim 1 and further including the step of the recipient  
2     digitally countersigning the check.

1           7.     The method of claim 1 and further including the steps of:  
2         the electronic mail service provider sending the electronic mail to a  
3         clearinghouse for processing;  
4         the clearinghouse verifying the sender's digital signature and the recipient's  
5         digital signature; and  
6         the clearinghouse placing a value hold on an account from which the check is  
7         drawn, the value hold being equal to the predetermined value.

1           8.     A method for filtering a communication in a communications system,  
2     the method comprising the steps of:  
3           specifying a requirement for a predetermined value to be attached to the  
4     communication transmitted by a sender to a recipient; and  
5           if the communication comprises the predetermined value, the recipient  
6     evaluating the communication in response to the attached predetermined value.

1           9.     The method of claim 8 wherein the communications system is a  
2     telephone system and the communication is a telephone call.

1           10.    The method of claim 8 wherein the communications system is a postal  
2     system and the communication is a written communication.

1           11.    A method for filtering an electronic mail in a system comprising an  
2     electronic mail service provider and a clearinghouse, the method comprising the steps  
3     of:  
4           the electronic mail service provider receiving the electronic mail addressed to  
5     a recipient from a sender;  
6           the electronic mail service provider verifying that the electronic mail  
7     comprises a check having a value;  
8           the electronic mail service provider requesting the clearinghouse to place a  
9     hold on a sender account associated with the check;  
10          the clearinghouse verifying that the check comprises a signature that  
11     corresponds to the sender;  
12          the clearinghouse verifying that the sender account has sufficient value equal  
13     to or greater than the value of the check;  
14          if the sender account has sufficient value, the clearinghouse instituting the  
15     hold on the sender account substantially equal to the value of the check;  
16          the electronic mail service provider receiving a status of the hold; and  
17          the electronic mail service provider processing the electronic mail in response  
18     to the status of the hold.

1           12.    The method of claim 11 wherein the predetermined value is negotiated  
2   between the sender and the recipient.

1           13.    The method of claim 11 wherein the predetermined value is determined  
2   by the recipient and publicized for access by the public.

1           14.    The method of claim 11 and further including the steps of:  
2           if the status of the hold indicates that the hold was not instituted, the electronic  
3   mail service provider returning the electronic mail to the sender; and  
4           if the status of the hold indicates that the hold was instituted, the electronic  
5   mail service provider sending the electronic mail to the recipient.

1           15.    The method of claim 14 and further including the steps of:  
2           the recipient countersigning the check; and  
3           the recipient transmitting the countersigned check to the clearinghouse.

1           16.    The method of claim 15 and further including the step of the  
2   clearinghouse transferring the value of the check from the sender account to a  
3   recipient account.

1           17.    A method for filtering an electronic mail in a system comprising an  
2   electronic mail service provider, a client electronic mail, and a clearinghouse, the  
3   method comprising the steps of:

4           the electronic mail service provider receiving the electronic mail addressed to  
5   a recipient from a sender;

6           verifying that the electronic mail comprises a check having a predetermined  
7   value, a transaction identification, and an expiration date;

8           verifying that the expiration date is adequate to process the check;

9           verifying that the recipient can countersign the check;

10 requesting the clearinghouse to place a hold on a sender account associated  
11 with the check;  
12 verifying that the check comprises a signature that corresponds to the sender;  
13 the clearinghouse verifying that the expiration date has not expired;  
14 verifying that the transaction identification is unique;  
15 verifying that the sender account has sufficient value equal to or greater than  
16 the value of the check;  
17 if the sender account has sufficient value, the clearinghouse instituting the  
18 hold on the sender account substantially equal to the value of the check;  
19 the electronic mail service provider receiving a status of the hold;  
20 if the hold has not been instituted, the electronic mail service provider sending  
21 the electronic mail to the sender;  
22 if the hold has been instituted, the electronic mail service provider forwarding  
23 the electronic mail to the client electronic mail;  
24 the client electronic mail countersigning the check with a countersignature;  
25 the client electronic mail transmitting the check to the clearinghouse along  
26 with a new hold status request;  
27 verifying that the hold is active;  
28 verifying the countersignature;  
29 if the new hold status request indicates a value transfer, transferring value  
30 from the sender account to a recipient account; and  
31 if the new hold status request indicates a release of the hold, releasing the hold  
32 on the sender account.

1 18. The method of claim 17 and further including the step of instituting the  
2 hold for a time-limited duration.

1 19. The method of claim 17 and further including the steps of:  
2 if the countersignature is not valid, transmitting the electronic mail to the  
3 sender; and  
4 if the hold is not active; transmitting the electronic mail to the sender.

20. A method for an electronic mail service provider to filter electronic mail in a system comprising an electronic mail client and at least one clearinghouse, the method comprising the steps of:

- receiving an electronic mail addressed to an intended recipient;
- verifying that the electronic mail comprises a check having a predetermined value and an expiration date, the check being drawn on a sender's account;
- verifying that the predetermined value is sufficient for the intended recipient;
- verifying that the intended recipient can validly countersign the check;
- identifying a clearinghouse of the at least one clearinghouse that can handle the check; and
- requesting the clearinghouse to initiate a hold on the sender's account for an amount substantially equal to the predetermined value.

21. The method of claim 20 and further including the steps of:

- receiving a status of the hold from the clearinghouse;
- if the status of the hold indicates that the hold is inactive, sending the electronic mail to the sender; and
- if the status of the hold indicates that the hold is active, sending the electronic mail to the electronic mail client.

22. A method for a clearinghouse to process an electronic mail check, the check comprising a predetermined value, a sender's signature, an expiration date, an intended recipient, and a transaction identification, the check being drawn on a sender's account, the method comprising the steps of:

- verifying validity of the sender's signature;
- verifying that the expiration date has not expired;
- verifying that the transaction identification is unique to that particular check;
- verifying that the sender's account has sufficient value to match the check's predetermined value; and

10 instituting a hold on the sender's account for an amount substantially equal to  
11 the predetermined value.

1 23. The method of claim 22 wherein the step of instituting the hold  
2 includes instituting the hold on the sender's account for an amount equal to the  
3 predetermined value plus a transaction fee.

1 24. The method of claim 22 and further including the steps of:  
2 receiving the check from an electronic mail client, associated with the intended  
3 recipient, including a countersignature;  
4 receiving a hold status request from the electronic mail client;  
5 verifying that the hold is active;  
6 verifying that the countersignature is valid;  
7 if the hold status request indicates to release the hold, releasing the hold on the  
8 sender's account; and  
9 if the hold status request indicates to convert the hold to a transfer of value,  
10 transferring value from the sender's account to an account designated by the intended  
11 recipient.

1 25. The method of claim 24 wherein the value transferred from the  
2 sender's account is substantially equal to the predetermined value.

1 26. A method for an electronic mail client to filter received electronic mail  
2 from a sender, the method comprising the steps of:  
3 receiving an electronic mail from the sender through an electronic mail service  
4 provider, the electronic mail comprising a check having a predetermined value, a  
5 sender's signature, and a transaction identification;  
6 detaching the check from the electronic mail;  
7 countersigning the check with a countersignature; and  
8 transmitting the check with the countersignature to a clearinghouse for  
9 processing.

1           27.     A system for filtering electronic mail comprising:  
2           a clearinghouse that processes a check that is coupled to an electronic mail that  
3     was sent by a sender to an intended recipient, the clearinghouse generating a check  
4     status in response to the processing; and  
5           an electronic mail service provider, coupled to the clearinghouse, that  
6     transmits the electronic mail to either the intended recipient or back to the sender in  
7     response to the check status.

1           28.     The system of claim 27 and further including a bank coupled to the  
2     clearinghouse, the clearinghouse having means for accessing a sender account and an  
3     intended recipient account in order to transfer value from the sender account to the  
4     intended recipient account.

1           29.     The system of claim 28 wherein the clearinghouse, electronic mail  
2     service provider, and bank are coupled through the Internet.

1           30.     The system of claim 28 wherein the clearinghouse, electronic mail  
2     service provider, and bank are coupled through a packet switched network.

1           31.     A system for processing a check attached to an electronic mail in order  
2     to generate interest in reading the electronic mail, the electronic mail transmitted by a  
3     sender to an intended recipient, the check having a predetermined value and being  
4     drawn on a sender's account and comprising an expiration date and a transaction  
5     identification, the system comprising:

6           means for verifying validity of the sender's signature;  
7           means for verifying that the expiration date has not expired;  
8           means for verifying that the transaction identification is unique to that  
9     particular check;  
10          means for verifying that the sender's account has sufficient value to match the  
11     check's predetermined value; and

- 12 means for instituting a hold on the sender's account for an amount  
13 substantially equal to the predetermined value.

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